Investec
Wealth & Investment

Where past experience guides future success

As we embark on your investment journey, you can rest assured that your money is in expert hands

Welcome to Investec Wealth & Investment

Thank you for taking the time to find out about our business.

Investec Wealth & Investment's experience and reputation are based on our conviction that we are here for one purpose alone – to serve our clients to the best of our ability.

Our job is to offer you a service of the highest possible standard, delivered by high calibre people with expertise and integrity. In particular, we take pride in the fact that each of our clients has a dedicated investment manager, who is there to make sure you are well looked after.

We have designed this guide to give you a clear insight into our wealth management services and how we can work together to help you meet your future investment goals.

We take pride in supporting our clients through every stage of their investment journey

What we do

As investment managers, our key objective is to manage and plan our clients' savings, pensions and other financial assets, in accordance with their individual requirements.

Our experience and expertise enables us to take an all-round view of our clients' financial well-being, and use our knowledge to seek the best returns on our clients' capital at all times.

To ensure this is achieved, many of our clients are managed on a bespoke basis, whether you are a private individual, or trustee of a charity or other body.

As well as looking after the performance of your investments, Investec Wealth & Investment can also help you address your overall financial priorities.

We have highly qualified practitioners specialising in pension and retirement planning, Inheritance Tax planning, and in protecting your wealth.

Who we are

We are a business with a wealth of heritage, dating back to 1827. As such, we are immensely proud of the fact that our history is closely linked to the development of the financial sector in the UK.

Our bespoke approach allows us the freedom to build investment portfolios appropriate for the needs of each individual client. This allows us to be agile and responsive, while still offering greater resource, depth of expertise and robust systems compared with smaller wealth management firms.

A service for you, and only you

From the outset you will be introduced to one of our expert investment managers, who will be dedicated to understanding your specific investment needs.

They will build a relationship with you to truly understand your financial goals and needs in order to position your investments accordingly.

Your investment manager will ask you about not only your everyday financial needs, but also your long-term plans for your money. They will also discuss your previous investing experiences, along with your attitude to risk and capacity for loss.

The service you can expect day to day

Having a dedicated investment manager means you can expect a dedicated day-to-day service, via your preferred method of communication:

Regular contact

Your investment manager will stay in touch with you to update you on important areas including:

- Any changes they have made to your portfolio
- Insights into significant changes in the overall market

If you have any questions or queries, your investment manager is easily contactable via phone or email whenever you need them

Reporting

Your investment manager will send you the following documents throughout each calendar year:

- Valuation and summary of your investments reports bi-annually or as you require them
- Tax reports annually

Online valuation service

You can view your portfolio and its performance whenever you like with a login to your secure, personal online valuation service, *Investec Online.*

Monitoring risk tolerance

As we mentioned earlier, we understand circumstances change, which is why we will regularly monitor your risk tolerance and make alterations to your portfolio if necessary.

We're experts at keeping you up to date

At Investec Wealth & Investment we like to keep things transparent. That's why you can view your investment portfolio valuations and statement at any time by logging in at investecwin.co.uk/onlineportfolio.

Face-to-face meetings will be decided between you and your investment manager, and you have the freedom to call them whenever you need to. We have a range of documents which you may wish to receive, including a regular newsletter containing the latest investment news and insight, along with a copy of our annual Vision report which looks at stories that are going to shape the future of investing.

We are dedicated to keeping your money safe

As a Financial Conduct Authority (FCA) regulated firm, we follow the rules prescribed by the FCA in choosing where stock or cash will be deposited for safekeeping.

We also place the highest priority on protecting your identity and the security of your financial information and transactions online.

We are constantly reviewing our infrastructure and security measures, such as firewalls and encryption technology, to ensure that they are up to date and meet our stringent security requirements.

Our investment approach and process

1 Deciding your financial strategy

Your investment manager will define the appropriate investment strategy for you based on your financial goals, situation and attitude to risk. This may also include input from our specialist financial planning team.

2 Tailoring a specific plan

Our investment managers work closely with our expert research team to identify the best investment opportunities for you. They will identify the asset classes in which to invest, and the appropriate quantities (often known as asset allocation) to diversify your portfolio to achieve your goals.

3 Ongoing evaluation

Your investment manager and our research team are constantly analysing the UK and worldwide markets. This includes:

- Tailored (or bespoke) benchmarks based on industry standard indices that reflect your long-term strategy
- Ongoing appraisal of your investment portfolio
- Continuous liaison with the research team

Our research team are the eyes and ears of the business

A wealth of history to shape your future

With a history dating back to 1827, the Investec Wealth & Investment business has emerged from some of the oldest names on the stock exchange.

Our history timeline

1827 Sheppard Scott Pelly was founded

1869 Williams de Broë was founded by Emile d’Eichthal

1873 Sheppards & Co was founded. Rensburg & Co was founded and became a member of the Liverpool Stock Exchange

1997 Investec acquires Carr Sheppards

1999 Investec acquires Henderson Crosthwaite and forms Carr Sheppards Crosthwaite

2006 Rensburg and Carr Sheppards Crosthwaite merge to form Rensburg Sheppards, with Investec owning 47% of the company. Evolution Group acquires Williams de Broë

2011 Rensburg Sheppards becomes Investec Wealth & Investment. Investec subsequently acquires Evolution Group in 2012, including Williams de Broë, which becomes part of Investec Wealth & Investment

With 190 years' experience, you can trust your money with Investec Wealth & Investment

Combining traditional values with modern methods

As a long-standing business, we combine enduring values with modern methods. Once your investment manager understands your needs they will develop a strategy that's right for you. They will then use a range of financial tools to build you a bespoke portfolio.

Your investment manager will regularly monitor your portfolio to ensure it is on the right track to reach your agreed investment goals. They will regularly update you, so you can be assured that we are always working hard to ensure your money is invested in the right way.

We believe in giving something back

We believe in supporting initiatives that are important to the regions in which we work and important for our clients.

National Garden Scheme

Investec Wealth & Investment is proud to support the National Garden Scheme. Our long-standing partnership spans over 20 years, and the scheme has donated over £50 million to nominated nursing and caring charities around the UK.

Investec Opera Holland Park

We have been the long-standing principal sponsor of one of the most exciting opera festivals in the UK. Hosted in the beautiful gardens of London's Holland Park, the annual event has welcomed classic operas from Puccini, Rossini and Johann Strauss II.

Taking up the challenge

We support a range of local charitable initiatives run from our regional offices up and down the UK, all helping to raise valuable funds where they're needed most.

School Sport

Through our relationships with the Independent Schools Football Association and England Hockey, Investec Wealth & Investment is proud to support participation in school sports up and down the country, which enables young people to play football and hockey at the highest possible level, gaining valuable lessons about teamwork.

Chatsworth House

Investec Wealth & Investment is delighted to be sponsoring a number of initiatives at the beautiful 14th-century home of the Duke and Duchess of Devonshire, Chatsworth House.

Royal Liverpool Philharmonic

The Royal Liverpool Philharmonic Orchestra has been working with schools and communities as part of its orchestral programme for almost 80 years. Investec Wealth & Investment has been proudly associated with the orchestra as Principal Partner since 2005.

With offices all over the UK, we are always here for you

We have 15 offices throughout the UK and have the flexibility to be able to meet you either at any of our offices or, if preferred, your home or office.

The Investec Group

Investec Wealth & Investment is part of the wider Investec Group, which provides additional financial services including Private Banking, Corporate Banking and Asset Management.

The group currently employs around 8,000 people across the UK, South Africa, Asia and Australia.

Investec.com

Our wide-ranging expertise, local network and global resources are at your service

We look forward to being of service

I hope this brief guide has provided you with insight into how we will look after your money and help you grow your wealth to meet your future investment goals.

To find out more about our range of services and our comprehensive investment process, please get in touch.

We look forward to helping meet your investment goals in the future.

Belfast	028 9032 1002	**Edinburgh**	0131 226 5000	**Liverpool**	0151 227 2030
Birmingham	0121 232 0700	**Exeter**	01392 204 404	**London**	020 7597 1234
Bournemouth	01202 208 100	**Glasgow**	0141 333 9323	**Manchester**	0161 832 6868
Bristol	01225 444 860	**Guildford**	01483 304 707	**Reigate**	01737 224 223
Cheltenham	01242 514 756	**Leeds**	0113 245 4488	**Sheffield**	0114 275 5100

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The information contained within the brochure does not constitute financial advice or a personal recommendation. Investors should remember that the value of investments, and the income from them, can go down as well as up and that past performance is no guarante of future returns. You may not recover what you invest. References to taxation are based on our current understanding of the legislation but we do not represent that it is accurate or complete and it should not be relied upon as such. Tax laws are subject to change.

Out of the Ordinary

Investec

Wealth & Investment

Member firm of the London Stock Exchange.
Authorised and regulated by the Financial Conduct Authority.
Investec Wealth & Investment Limited is registered in England.
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